

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Troy R Sheffield**  
Debtor(s)

Bankruptcy Case No.: 19-23887-JAD  
Issued Per 12/16/2019 Proceeding  
Chapter: 13  
Docket No.: 30 - 22  
Concil. Conf.: April 9, 2020 at 01:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 14, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Apr. 9, 2020 at 01:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: December 20, 2019

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Troy R Sheffield  
 Debtor

Case No. 19-23887-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db  
 15134457 +Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614  
 15158467 +AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 15168913 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 +CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC.,  
 BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430  
 15163896 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
 15158473 +Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240  
 15158474 +Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423  
 15134462 +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438  
 15158478 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 15134463 +Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2952  
 15134466 +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068  
 15158485 +EOS CCA, PO Box 329, Norwell, MA 02061-0329  
 15134467 +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
 15158487 +George J. Francis, M.D., LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778  
 15166980 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051  
 15158489 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 15158490 +National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750  
 15158492 +North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915  
 15158493 +Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 15134469 +Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818  
 15158496 +Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818  
 15158497 +Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313  
 15158499 +Reflex, PO Box 6812, Carol Stream, IL 60197-6812  
 15158500 +State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250  
 15158502 +Wilksburg Penn Joint Water Authority, 2200 Robinson Blvd, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15158469 E-mail/Text: g20956@att.com Dec 21 2019 03:07:18 AT&T, PO Box 755,  
 Atwater, CA 95301-0755  
 15134456 +E-mail/Text: acbafcu@onecommail.com Dec 21 2019 03:06:10 Acba Fcu, 300 Liberty Ave,  
 Pittsburgh, PA 15222-1210  
 15167390 E-mail/Text: ally@ebn.phinsolutions.com Dec 21 2019 03:06:06 Ally Bank, PO Box 130424,  
 Roseville, MN 55113-0004  
 15134458 +E-mail/Text: ally@ebn.phinsolutions.com Dec 21 2019 03:06:06 Ally Financial,  
 Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 15158484 E-mail/Text: kborkley@bernsteinlaw.com Dec 21 2019 03:07:23 Duquesne Light Company,  
 PAYMENT PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010  
 15134459 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:14:23 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 15134460 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 21 2019 03:14:34  
 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15134461 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 21 2019 03:13:51  
 Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025  
 15139824 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2019 03:15:03  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15158476 +E-mail/Text: documentfiling@lciinc.com Dec 21 2019 03:06:04 Comcast, PO Box 719,  
 Toledo, OH 43697-0719  
 15134464 +E-mail/Text: ccusa@ccuhome.com Dec 21 2019 03:06:05 Credit Collections USA, LLC,  
 Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209  
 15158480 +E-mail/Text: bdsupport@creditmanagementcompany.com Dec 21 2019 03:07:14  
 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346  
 15134465 +E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2019 03:14:31 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 15168221 +E-mail/Text: kborkley@bernsteinlaw.com Dec 21 2019 03:07:24 Duquesne Light Company,  
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15158483 E-mail/Text: cio.bncmail@irs.gov Dec 21 2019 03:06:17 Department of the Treasury,  
 310 Lowell St. Stop 360, Andover, MA 01810  
 15158488 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 21 2019 03:07:03 Jefferson Capital Systems LLC,  
 16 McLeland Road, Saint Cloud, MN 56303  
 15157190 E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2019 03:15:21 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15134468 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 21 2019 03:14:31 Navient, Attn: Bankruptcy,  
 Po Box 9640, Wiles-Barr, PA 18773-9640  
 15164107 E-mail/Text: bnc-quantum@quantum3group.com Dec 21 2019 03:06:30  
 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788,  
 Kirkland, WA 98083-0788  
 15158498 +E-mail/Text: Supportservices@receivablesperformance.com Dec 21 2019 03:07:30  
 Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548  
 15134470 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 21 2019 03:06:00  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225

District/off: 0315-2

User: msch  
Form ID: 149

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Dec 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
cr MIDFIRST BANK  
15158495 Post-gazette Fcu  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
15158466\* +AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
15158465\* +Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210  
15158468\* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
15158470\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
15158471\* +Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15158472\* Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025  
15158475\* +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438  
15158477\* +Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2952  
15158479\* +Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1,  
Morgantown, WV 26501-7209  
15158481\* +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
15158482\* +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068  
15158486\* +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
15158491\* +Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640  
15158494\* +Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818  
15158501\* +Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225

TOTALS: 3, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Troy R Sheffield areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas Song on behalf of Creditor CITIMORTGAGE, INC. pawb@fedphe.com

TOTAL: 6